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#### Utilization of FATE in Risk Management of Credit in Small ...

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#### DETERMINANTS OF MICRO CREDIT PERFORMANCE IN MICROFINANCES ...

#### Credit Facility Definition

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Microcredit is defined as the loan facility for poor customers. A broad range of financial services for the poor clients is known as Microfinance. Microcredit is a component of microfinance. Microcredit includes credit activities only, but microfinance includes credit as well as noncredit activities like savings, pension, insurance, etc.

On an average, we can safely say that 50 to 40 per cent of capacity were not utilized in micro and small enterprises. The very integral to the problems of under-utilization of capacity is power problem faced by micro and small enterprises.

Table 14: Benefits of Micro-credit utilization at the household level.....84 Table 15: Sex Composition and Type Of Loan .....89 Table 16 Suggestions to improve Micro-Credit Utilisation at Household Level.....98

The Micro Credit Scheme (MCS) was formulated and put into operation in March 1994. SIDBI plays an important role as an apex bank to provide financial services through an appropriate and responsive credit delivery system.

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Utilization of FATE in Risk Management of Credit in Small and Micro Enterprises In recent years, with the support of national policies, small and micro enterprise loans have received more and more attention, and have become an important indicator to measure the development potential and capabilities of banks.

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"Micro credit, or micro finance banking bringing credit, savings and other essential financial ... have inadequate savings facilities and limited funds. Also, they seem to attach a much higher ... promote effective resource utilization considered critical to the engineering of economic development and growth"" (ibid).

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